

City of Somerville Housing & Program Services

Lead Abatement Program

The Lead Abatement Program offers **0% interest forgivable loans for owner-occupied properties and investor-owned properties** to assist in the abatement of lead hazardous materials. The program is designed to provide an incentive for property owners to comply with lead laws, create safe living environment and to create or maintain affordable rental units.

The amount of assistance is based on the number of eligible units and types of repairs. These funds benefit low to moderate-income households. The use of these funds requires that rental units be made affordable for the three-year duration of the loan.

Each property receives a ***Letter of Full Deleading Compliance*** upon completion of the program which entitles **owners to a \$1,500 state tax credit for each deleaded unit.**

Eligibility for the program is based on total household income and household size.

Maximum Household Income

1 person - \$47,450
2 persons - \$54,200
3 persons - \$61,000
4 persons - \$67,750
5 persons - \$73,200
6 persons - \$78,600
7 persons - \$84,050
8 persons - \$88,450

If you are interested in our program, please email or call Daniel Hauck at 617-625-6600 x2587 or dhauck@somervillema.gov to request an application.

*** Rental Agreements:** As a condition of receiving funds from SPCD, an owner of a property containing rental units must agree to the following: If rent is below the Increase Limits below, property owner is allowed a 3% annual increase over the 3 year loan period. If above the Increase Limits the rent is fixed at the current rent for the life of the loan. (See Rent Limit chart.)

Rent Increase Limits (NO Utilities Included in Rent)	
SRO	\$1,094.00
0 BDRM	\$1,325.00
1 BDRM	\$1,412.00
2 BDRM	\$1,695.00
3 BDRM	\$1,958.00
4 BDRM	\$2,184.00
5 BDRM	\$2,409.00
6 BDRM	\$2,636.00

Rent Increase Limits (All Utilities Included in Rent)	
SRO	\$1,182.00
0 BDRM	\$1,442.00
1 BDRM	\$1,564.00
2 BDRM	\$1,894.00
3 BDRM	\$2,205.00
4 BDRM	\$2,483.00
5 BDRM	\$2,767.00
6 BDRM	\$2,994.00

SUMMARY OF PROCESS

- **Application:** Property owner and tenant(s) (if applicable) complete application. Our office gathers ownership, income and other relevant data to determine eligibility.
- **Lead Inspection:** We will provide a list of licensed lead inspectors. Owner contracts for inspection and submits copy to our office. The cost of the lead inspection may be reimbursed by our office.
- **Property Inspection:** We will conduct a comprehensive property evaluation to determine the scope and cost of work required
- **Homeowner Meeting:** Project Manager and owner will meet to finalize the scope of work and funding.
- **Specifications:** Our office will produce the scope of work to assist the owner in obtaining three bids.
- **Bids:** The owner will have a specified timeframe to obtain bids and submit to our office. We will review the bids for completeness and comparability. Our office will produce Owner/Contractor Agreement and owner will obtain signatures and return form to our office.
- **Loan Closing:** We will produce documents and schedule a loan closing with the owner. **The Owner is responsible for paying all recording fees to the Commonwealth of Massachusetts.**
- **Work In Progress:** The Owner will notify our office when work begins. We will monitor the progress of the work and provide technical guidance. We will manage the payment process and obtain all required signatures and approvals for payment.
- **Final Inspection:** We will perform final inspection with owner to ensure that contracted work is complete.
- **Case Close Out:** We will produce close out documents and request that owner evaluate contractor performance and materials.

What is Lead? Why is it a Serious Problem?

Lead is a metal that was historically used in paint, gasoline, and plumbing. It is dangerous for children under the age of six because it is absorbed more readily into their blood and stored more easily in their bones and internal organs. It can damage the brain and other developing organs. Lead poisoned children can suffer from permanent learning disabilities, behavioral and hearing problems, developmental delays and other serious health conditions.

How Do Children Get Exposed to Lead?

The most common source of childhood lead poisoning is ingestion (through normal hand-to-mouth behavior) of the fine dust that is created by deteriorating lead paint. Lead paint is common in homes built before it was banned for residential use in 1978. It becomes dangerous when it begins to chip and peel with age, or with wear and tear on lead painted friction surfaces. For example, children are often exposed by touching and ingesting fine lead dust produced from opening and closing lead painted windows and doors. Children certainly can become poisoned by eating paint chips or chewing directly on surfaces covered with lead-based paint, but this is not the most common source of exposure. Children can also be exposed to lead by playing in the soil around their homes. Lead is also released into the water from lead pipes or solder.

What Can I Do to Prevent Lead Poisoning?

The best way to prevent lead paint poisoning is to ensure that lead paint is properly removed from your house or apartment by a **certified lead paint abatement contractor**. Removal of lead paint by an untrained person could result in toxic levels of lead dust in your home, which is extremely dangerous for children, pets, and adults. Here are a few simple things you can do for now:

- Wash children's hands frequently, especially after playing outside and before eating;
- Keep children's finger nails clean and short;
- Make sure your child is tested for lead every year at least until age 4;
- Wash toys, stuffed animals and security blankets;
- Wash window sills, troughs and floors once a week (Do not vacuum window areas);
- Open windows from the top if possible, or cover trough with vinyl flashing or apply a thick coat of latex paint. Don't scrape!
- Provide healthy foods rich in iron and calcium (Helps reduce absorption of lead);
- Consider having your soil and water tested for lead;
- Wipe feet or take off shoes at the door;
- Run your water on cold for a couple of minutes before using for drinking or cooking.

What is the Massachusetts Lead Law?

In accordance with Massachusetts law, any unit or single family home with an occupant who is less than six years old must be de-lead. The Massachusetts Department of Public Health Childhood Lead Poisoning Prevention Program (CLPPP) defines de-leading as the "removal or covering of lead violations." Not all lead paint must be removed or covered. After de-leading is completed, homes are "lead-safe", not "lead-free." *Updated 11/18/14*